

Op-Ed: Killing Medicare Won't Solve Nation's Problems

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The Record

By Rep. Steve Rothman

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We must not end Medicare: Too many American seniors would suffer or die prematurely if we did.

WHAT WOULD you say to someone who told you that in order to save something, you'd have to kill it?

On April 15, the Republican-controlled U.S. House of Representatives voted, 235-193, to end Medicare for Americans who are currently under the age of 55. No Democrat voted in favor of the plan.

For those tens of millions affected, and for all future generations, the Republican plan ends Medicare and "privatizes" health care for American seniors. According to the non-partisan Congressional Budget Office, the plan, if acted upon, would create a voucher system in place of Medicare. The U.S. government would assign approximately \$8,000 to purchase private health insurance for each senior once he or she turned 67 years of age. If they were ill or older, the voucher amount would be slightly higher. But under the Republican plan, the average senior would see their out-of-pocket health care costs double to \$12,150 per year, \$6,400 more than today — not including co-pays.

Under the Republican plan, there would be no more government lifetime coverage, as we currently have it under Medicare. If you could not afford a private health care premium because you had a preexisting condition (for example, high blood pressure, diabetes, breast cancer, asthma, lupus, heart condition, hip, back or knee surgery) you'd have to find the money to pay whatever premium the private marketplace would charge. The government, under the Republican plan, would not even limit the amount the private market could charge. And so, if you could not afford to purchase a private health insurance plan at the age of 67 or older, for any reason, you'd be uninsured.

An American senior citizen, without any health insurance.

Imagine the suffering, pain and terror for those tens of millions of seniors under those circumstances. Where would they turn? Charity? Family members? Early death? And why?

Yes, the United States has a \$1.4 trillion annual deficit and a \$14 trillion national debt. But what are the best and fairest ways to deal with those extremely serious problems? Should we rely on shared sacrifice in the American tradition, or put the burden disproportionately on the backs of seniors and the middle class?

To me, the Republican plan is at best a misguided approach to solving our nation's common problems. At worst, the Republican plan reflects their undiminished zeal to "shrink" government by eliminating programs most Americans rely on, including Medicare. As a result, however, this would hurt the middle class and most Americans, leaving only the rich and super-rich to be assured of a good education for their children and affordable health care for them and their children, when they retire.

Remember that the median income for seniors in America in 2009 was \$19,167; with most seniors having at least one chronic condition and many having multiple chronic conditions. Can you imagine the premiums they'd have to pay to get health insurance at age 67 and older?

Medicare was created in 1965 precisely because the private market failed to provide seniors with affordable and quality health care. Before Medicare, nearly half of American seniors had no health insurance, and nearly 35 percent lived in poverty. Thus, for me, leaving U.S. seniors again at the mercy of private health insurance companies is an absolute non-starter. We must not end Medicare. Too many American seniors would suffer or die prematurely if we did.

As for our extremely important deficit and debt problems, I believe that all options should be on the table, with sacrifices shared by all, according to assets owned and annual income. That means that the following items must be considered: making additional cuts in spending, including defense; reducing income and capital gains tax deductions for earnings over \$350,000 per year; reforming our tax code to prevent individuals and companies from avoiding all tax liabilities; partially, and in some cases completely, eliminating subsidies to America's richest families; reducing or eliminating subsidies to agribusiness, big oil and gas; ending or proportionately scaling back the Bush tax cuts for the wealthiest Americans; and, additional cost control measures to the health care reform law, including a public option.

House Republicans argue that it is necessary to end Medicare in order to balance the federal budget, albeit with continued tax breaks for individuals and companies making millions and billions of dollars in income per year. Forcing seniors and the middle class to bear a disproportionate burden in solving our nation's fiscal crisis is, in my opinion, unfair and unnecessary. The better, more typically American way to address our common problems is with shared sacrifice and fairness.

Medicare is an essential and successful American program that has worked extremely well for the past 46 years. It makes possible a longer and healthier life for millions of our seniors. It is, also, often the difference between life and death. We must not end Medicare.

Steve Rothman, a Democrat from Fair Lawn, represents the state's 9th District in the House of Representatives.

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